

Certificate Number: 03088-PAW-DE-037177665

Bankruptcy Case Number: 18-20329



03088-PAW-DE-037177665

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 12, 2023, at 5:24 o'clock PM CST, Victor W Bres completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 12, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor